STATE OF MICHIGAN

DEPARTMENT OF LABOR & ECONOMIC GROWTH OFFICE OF FINANCIAL AND INSURANCE SERVICES

Before the Commissioner of the Office of Financial and Insurance Services

In the matter of

John Michael White License No.

Aviation Insurance Agency, Inc. License No.

Enforcement Case No. 04-2816

Rick A. Turner License No.

Respondents

Issued and entered on January 18, 2005 by Linda A. Watters Commissioner

CONSENT ORDER AND STIPULATION

A. Findings of fact and conclusions of law

Respondent John Michael White violated Sections 1207(1) and 1239(h) of the Michigan Insurance Code as set forth in the Notice of Opportunity to Show Compliance (NOSC) issued in this matter. All amounts actually owed by Respondents have been subsequently paid in full.

B. ORDER

Based on the findings of fact and conclusions of law above and Respondent John Michael White's stipulation, it is ORDERED that said Respondent's license is hereby revoked.

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Lina a. Watter

Linda A. Watters Commissioner